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2021 Ones to Watch: Patrick Kelley, Senior Vice President, Savings Bank of Danbury

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What advice can you offer to someone who is interested in a career in your industry? Jump In! Every day is different with a new set of challenges. A career in commercial banking provides so many opportunities as you're involved in and have to stay on top of developments in so many areas (credit, risk, market conditions, construction, client relations, regulatory environment). I would also urge anyone considering the space to spend a good amount of time focused in the credit area and financial analysis. It can really help lay the foundation for a successful career in commercial banking.

How do you keep your team motivated despite conflicts and obstacles? I keep the focus on the community-building that we do. Seeing the impact our projects have on the physical landscape of our community, the resulting job creation, and the positive experience we create for clients is amazing. When you see a couple hundred people gathering at a brewery in a site that had been vacant for 30 years or a new medical facility for your community, there's lasting impact. Keeping the focus on the customer experience and community impact helps motivate lenders through the challenges that arise through transactions. This was never more apparent than during the PPP program where we had all hands on deck processing as many loans as possible for our business owners who needed funding. To see teammates who one day are underwriting large construction projects pivot to processing PPP loans to help local mom and pops was amazing.

How do you contribute to your community or your profession? I'm a longtime member and sponsor of the CT Chapters for CCIM (Certified Commercial Investment Manager) and SIOR (Society of Industrial and Office Realtors). Both organizations provide so much value to members from an educational and networking perspective. We are also active in all of our local chambers who do such a great job promoting our local business communities. I'm on the board of Newtown Scholarship Association providing need based financial aid, and City Center Danbury promoting economic development in our downtown. We are also active SBA lenders and place a lot of focus on education for our employees and client base in that space.